

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

ALFRED FUNDERBURK

(b) County of Residence of First Listed Plaintiff Philadelphia

(c) Attorney's (Firm Name, Address, Telephone Number and Email Address)

Craig Thor Kimmel, Esquire
Kimmel & Silverman, P.C.
30 E. Butler Pike
Ambler, PA 19002
(215) 540-8888

DEFENDANTS

CONTRACT CALLERS, INC.

County of Residence of First Listed Defendant

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 2 Federal Question (U.S. Government Not a Party)
- ☐ 3 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury PERSONAL INJURY <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 510 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition		

V. ORIGIN

(Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from another district (specify)
- ☐ 6 Multidistrict Litigation
- ☐ 7 Appeal to District Judge from Magistrate Judgment

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C. § 1692

VI. CAUSE OF ACTION

Brief description of cause:
Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S)

(See instructions):

JUDGE

DOCKET NUMBER

Explanation:

09/26/2014

DATE

SIGNATURE OF ATTORNEY OF RECORD

SEP 29 2014

S.T.

RB

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 158 East Maryland Avenue, Philadelphia, PA 19144

Address of Defendant: 1058 Claussen Road, Suite 110, Augusta, GA 30907

Place of Accident, Incident or Transaction: _____

(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: _____ Judge _____ Date Terminated: _____

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?
Yes ☐ No ☒
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?
Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

A. Federal Question Cases:

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases
(Please specify) 15 U.S.C. § 1692

B. Diversity Jurisdiction Cases:

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability — Asbestos
9. ☐ All other Diversity Cases
(Please specify) _____

ARBITRATION CERTIFICATION

(Check Appropriate Category)

I, Craig Thor Kimmel, counsel of record do hereby certify:

- ☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;
- ☐ Relief other than monetary damages is sought.

DATE: 09/26/2014

Craig Thor Kimmel

Attorney-at-Law

57100

Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

SEP 29 2014

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 09/26/2014

Craig Thor Kimmel

Attorney-at-Law

57100

Attorney I.D.#

RB

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

CASE MANAGEMENT TRACK DESIGNATION FORM

ALFRED FUNDERBURK
:
:
V.
:
CONTRACT CALLERS, INC.
:

CIVIL ACTION

14 **5566**
NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ()
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ()
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. **(x)**
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ()
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ()
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ()

09/26/2014

Date

Craig Thor Kimmel

Attorney-at-law

ALFRED FUNDERBURK

Attorney for

215-540-8888

Telephone

877-788-2864

FAX Number

kimmel@creditlaw.com

E-Mail Address

SEP 29 2014

**UNITED STATES DISTRICT COURT
FOR THE
EASTERN DISTRICT OF PENNSYLVANIA**

RB

FILED

SEP 29 2014

MICHAEL E. KUNZ, Clerk
By  Dep. Clerk

14

5566

ALFRED FUNDERBURK,

Plaintiff

v.

CONTRACT CALLERS, INC.,

Defendant

Case No.:

**COMPLAINT AND DEMAND FOR
JURY TRIAL**

(Unlawful Debt Collection Practices)

COMPLAINT

ALFRED FUNDERBURK ("Plaintiff"), by his attorneys, KIMMEL & SILVERMAN, P.C., alleges the following against CONTRACT CALLERS, INC. ("Defendant"):

INTRODUCTION

1. Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* ("FDCPA").

JURISDICTION AND VENUE

2. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy," and 28



1 U.S.C. § 1331 grants this court original jurisdiction of all civil actions arising
2 under the laws of the United States.

3
4 3. Defendant conducts business in the Commonwealth of Pennsylvania
5 and therefore, personal jurisdiction is established.

6 4. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2).

7
8 **PARTIES**

9 5. Plaintiff is a natural person residing in Philadelphia, Pennsylvania
10 19144.

11 6. Plaintiff is a “consumer” as that term is defined by 15 U.S.C. §
12 1692a(3).

13
14 7. Defendant is a national debt collection company with corporate
15 headquarters located at 1058 Claussen Road, Suite 110, Augusta, Georgia 30907.

16 8. Defendant is a “debt collector” as that term is defined by 15 U.S.C. §
17 1692a(6), and contacted Plaintiff in an attempt to collect a consumer debt(s).

18
19 9. Defendant acted through its agents, employees, officers, members,
20 directors, heirs, successors, assigns, principals, trustees, sureties, subrogees,
21 representatives, and insurers.

22
23 **FACTUAL ALLEGATIONS**

24 10. At all relevant times, Defendant was attempting to collect an alleged
25 consumer debt from Plaintiff.

1 11. The debt, a PECO Energy bill for electric service to Plaintiff's
2 household, arose out of transactions, which were primarily for personal, family, or
3 household purposes.
4

5 12. Beginning in or around November 2013, Defendant engaged in debt
6 collection activities seeking to collect alleged debt from Plaintiff.
7

8 13. Specifically, on or about November 8, 2013, Defendant sent Plaintiff
9 a letter demanding payment of the alleged debt. See Exhibit A, Defendant's
10 November 8, 2013.
11

12 14. Plaintiff received Defendant's letter on a date after November 8,
13 2013.
14

15 15. In its November 8, 2013, letter, Defendant offered Plaintiff a three (3)
16 settlement options – all of which required Plaintiff to make a payment no later
17 than December 8, 2013, less than thirty (30) days after receiving its letter.
18

19 16. Defendant's settlement offers, which required payment less than
20 thirty (30) days after receiving the letter, overshadowed Plaintiff's rights to dispute
21 the debt and/or request validation of the debt.
22

23 17. Further obscuring Plaintiff's rights to dispute the debt and/or request
24 validation of the debt, Defendant placed the disclosure of Plaintiff's statutory
25 rights on the back of the letter.

18 18. The reference Defendant made regarding the mandatory statutory

1 disclosure did not alert Plaintiff that Defendant's offer required action from him in
2 less time than he had to dispute the debt and/or request validation.

3
4 19. Defendant's actions were intentionally designed to mislead the
5 Plaintiff into believing that some important opportunity to resolve the debt would
6 be missed if he did not take advantage of it within the given time period.

7
8 20. Upon information and belief, immediate payment was not the goal of
9 the letter, as Defendant offered several payment options, including an installment
10 option, in which payments would have continued well past the 30 day period for
11 Plaintiff to dispute the debt or seek validation.

12
13 21. Upon information and belief, the goal of Defendant's letter was to get
14 Plaintiff to abandon any thought of disputing the debt or seek validation, which is
15 typical when a debt collector and current owner of the debt lack sufficient proof to
16 satisfy a validation request.

17
18 22. Defendant's actions as described herein were made with the intent to
19 unfairly coerce payment from Plaintiff.

20 **DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES**
21 **ACT**

22 23. In its actions to collect a disputed debt, Defendant violated the
23 FDCPA in the following ways:

24 **COUNT I**
25

a. A debt collector violates § 1692f of the FDCPA by using unfair

1 or unconscionable means to collect or attempt to collect any
2 debt.

- 3
4 b. Here, Defendant violated § 1692f of the FDCPA engaging in
5 other unfair and unconscionable debt collection practices,
6 including sending correspondence offering Plaintiff a
7 settlement of the debt but giving him a time to accept less than
8 the period to dispute the debt and/or request validation, making
9 Plaintiff believe that he could only choose one option.
10

11 **COUNT II**

- 12
13 a. A debt collector violates § 1692g(a) of the FDCPA by failing to
14 send to the consumer, within five days after its initial
15 communication with a consumer in connection with the
16 collection of a debt, a written notice containing: (1) the amount
17 of the debt; (2) the name of the creditor to whom the debt is
18 owed; (3) a statement that unless the consumer, within thirty
19 days after receipt of the notice, disputes the validity of the debt,
20 or any portion thereof, the debt will be assumed to be valid by
21 the debt collector; (4) a statement that if the consumer notifies
22 the debt collector in writing within the thirty-day period that the
23 debt, or any portion thereof, is disputed, the debt collector will
24
25

1 obtain verification of the debt or a copy of a judgment against
2 the consumer and a copy of such verification or judgment will
3 be mailed to the consumer by the debt collector; and (5) a
4 statement that, upon the consumer's written request within the
5 thirty-day period, the debt collector will provide the consumer
6 with the name and address of the original creditor, if different
7 from the current creditor.
8
9

10 b. A debt collector violates § 1692g(b) of the FDCPA by engaging
11 in collection activities and communication during the 30-day
12 period may not overshadow or be inconsistent with the
13 disclosure of the consumer's right to dispute the debt or request
14 the name and address of the original creditor.
15

16 c. Here, Defendants violated §§ 1692g(a) and 1692g(b) of the
17 FDCPA by failing to send Plaintiff written notification that
18 effectively conveyed his rights to dispute the debt and/or
19 request validation of the debt.
20

21 WHEREFORE, Plaintiff, ALFRED FUNDERBURK, respectfully prays for
22 a judgment as follows:
23

24 a. All actual damages suffered pursuant to 15 U.S.C. §
25 1692k(a)(1);

- 1 b. Statutory damages of \$1,000.00 for the violation of the FDCPA
2 pursuant to 15 U.S.C. § 1692k(a)(2)(A);
3
4 c. All reasonable attorneys' fees, witness fees, court costs and
5 other litigation costs incurred by Plaintiff pursuant to 15 U.S.C.
6 § 1693k(a)(3); and
7
8 d. Any other relief deemed appropriate by this Honorable Court.

9
10 **DEMAND FOR JURY TRIAL**

11 PLEASE TAKE NOTICE that Plaintiff, ALFRED FUNDERBURK,
12 demands a jury trial in this case.
13

14 RESPECTFULLY SUBMITTED,

15 DATE: September 26, 2014

16 KIMMEL & SILVERMAN, P.C.

17 By: 

18 CRAIG THOR KIMMEL

19 Attorney ID No. 57100

20 Kimmel & Silverman, P.C.

21 30 E. Butler Pike

22 Ambler, PA 19002

23 Phone: (215) 540-8888

24 Fax: (877) 788-2864

25 Email: kimmel@creditlaw.com



1088 Claussen Road, Suite 110
Augusta, GA 30907
855-849-0491

11/08/2013

Account #	
Current Balance	PECO ENERGY COMPANY:26837
Balance Due	\$713.93

AFFORDABLE OPTIONS TO RESOLVE THIS ACCOUNT

Dear Alfred Funderburke,

Sometimes difficult situations arise that can cause financial hardship. We want to help you resolve your account and have developed three affordable options for you to pay off this account. Please call our toll free number 855-849-0491 to make arrangements and cease collection activity.

This letter is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,
Contract Callers, Inc.
855-849-0491

Please see reverse side for important information.

OFFER OPTIONS

- Pay \$356.97 no later than 12/08/13. (50% Reduction)
- Your account will be considered "Settled in Full" after we post your payment. We are not required to renew this offer.

Monthly Payment Plan

- Pay over 4 equal monthly installments of \$178.48.
- First payment due no later than 12/08/13.
- Your account will be considered "Paid in Full" after we post your final payment.

Financial Hardship Plan

- Contact one of our Professional Representatives to qualify for our various payment options
- First payment due no later than 12/08/13.
- Your account will be considered "Paid in Full" once the account reaches a zero balance.

CONTRACT CALLERS, INC. CONTACT INFORMATION



Call Toll-Free 855-849-0491
to discuss payment arrangements.
Let us prove how committed we
are to working with you!



Pay by mail to:
Contract Callers, Inc.
PO Box 212489
Augusta, GA 30917-2489



You can now pay online at:
www.contractcallers.com



Office Hours (Eastern Time)
Monday through Friday - 8:00am
through 6:00pm and Saturday
9:00am through 1:00pm EST

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

819

PO Box 212489
Augusta, GA 30917-2489



11/08/2013

ARCA/C0121279033/310/ 219062180703 22653/0011827/0038



Alfred Funderburke

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Contract Callers, Inc.
PO Box 212489
Augusta, GA 30917-2489

ALL-STATE LEGAL®

PLAINTIFF'S
EXHIBIT

A

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

In addition to accepting payments at our P O Box, our office offers several convenient methods for our consumers to pay their bills:

Checks by phone
Credit Cards (Master Card/Visa)
Western Union (code City FLAME, State GA)
Money Gram (use receiver code 4984)

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the account as a check transaction. When we use this information from your check to make an electronic fund transfer funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution.

FEDERAL LAW PROHIBITS COLLECTION AGENCIES FROM CONTACTING YOU ABOUT YOUR DEBT IF YOU SEND A LETTER REQUESTING THAT ALL CONTACTS STOP.